

In re:  
Berthy Yajahira Lopez Angel  
Debtor

Case No. 20-17517-SC  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0973-6

User: admin

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Date Rcvd: Mar 01, 2021

Form ID: 318a

Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 03, 2021:

Recip ID	Recipient Name and Address
db	+ Berthy Yajahira Lopez Angel, 675 South San Jacinto Street, Apt. 25, Hemet, CA 92543-6193
cr	+ TOYOTA MOTOR CREDIT CORPORATION, 14841 DALLAS PKWY SUITE 425, Dallas, TX 75254-8067
40557047	+ ABC Urgent Care, 1701 East Florida Avenue, Hemet, CA 92544-4632
40557048	+ Absolute Resolutions I, 8000 Norman Center Drive, Bloomington, MN 55437-1118
40557052	+ Credit Control Corporation, Attn: Bankruptcy, PO Box 120570, Newport News, VA 23612-0570
40557055	+ Mandarich Law Group, LLP, PO Box 109032, Chicago, IL 60610-9032

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: BLSIMONS.COM	Mar 02 2021 05:08:00	Larry D Simons (TR), 3610 Central Avenue, Suite 400, Riverside, CA 92506-5907
smg	EDI: EDD.COM	Mar 02 2021 05:08:00	Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Mar 02 2021 05:13:00	Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952, Sacramento, CA 95812-2952
40557049	+ EDI: BANKAMER.COM	Mar 02 2021 05:08:00	Bank of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
40557051	+ Email/Text: bankruptcy@credencerm.com	Mar 02 2021 04:15:00	Credence Resource Management, LLC, 17000 Dallas Parkway, Ste. 204, Dallas, TX 75248-1940
40557053	EDI: CITICORP.COM	Mar 02 2021 05:08:00	DSNB/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
40557054	+ EDI: AMINFOFP.COM	Mar 02 2021 05:08:00	First PREMIER Bank, Attn: Bankruptcy, PO Box 5524, Sioux Falls, SD 57117-5524
40557050	EDI: JPMORGANCHASE	Mar 02 2021 05:08:00	Chase Card Services, Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850
40557056	+ EDI: MID8.COM	Mar 02 2021 05:08:00	Midland Funding, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
40557057	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 02 2021 02:58:24	Resurgent Capital Services, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
40557058	+ EDI: SWCR.COM	Mar 02 2021 05:08:00	Southwest Credit Systems, 4120 International Parkway #100, Carrollton, TX 75007-1958
40557059	EDI: TFSR.COM	Mar 02 2021 05:08:00	Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197-5855
40557060	EDI: USBANKARS.COM	Mar 02 2021 05:13:00	US Bank/RMS CC, Attn: Bankruptcy, PO Box 5229, Cincinnati, OH 45201

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**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
intp		Courtesy NEF
40557061	*P++	US BANK, PO BOX 5229, CINCINNATI OH 45201-5229, address filed with court:, US Bank/RMS CC, Attn: Bankruptcy, PO Box 5229, Cincinnati, OH 45201

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 03, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 1, 2021 at the address(es) listed below:

Name	Email Address
Edward G Topolski	on behalf of Debtor Berthy Yajahira Lopez Angel egt@hemetlaw.com r43392@notify.bestcase.com
John Rafferty	on behalf of Creditor TOYOTA MOTOR CREDIT CORPORATION john.rafferty@bonialpc.com
Larry D Simons (TR)	larry@lsimonslaw.com cl19@ecfbis.com;nancy@lsimonslaw.com;cynthia@lsimonslaw.com;simonsecf@gmail.com;kareng@lsimonslaw.com
United States Trustee (RS)	ustregion16.rs.ecf@usdoj.gov
Valerie Smith	on behalf of Interested Party Courtesy NEF claims@recoverycorp.com

TOTAL: 5

**Information to identify the case:**

Debtor 1 **Berthy Yajahira Lopez Angel**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9045**

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court **Central District of California**

Case number: **6:20-bk-17517-SC**

**Order of Discharge – Chapter 7**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Berthy Yajahira Lopez Angel

[include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 3/1/21

**Dated:** 3/1/21

**By the court:** Scott C Clarkson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

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For more information, see page 2 >

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**